

FIG.1

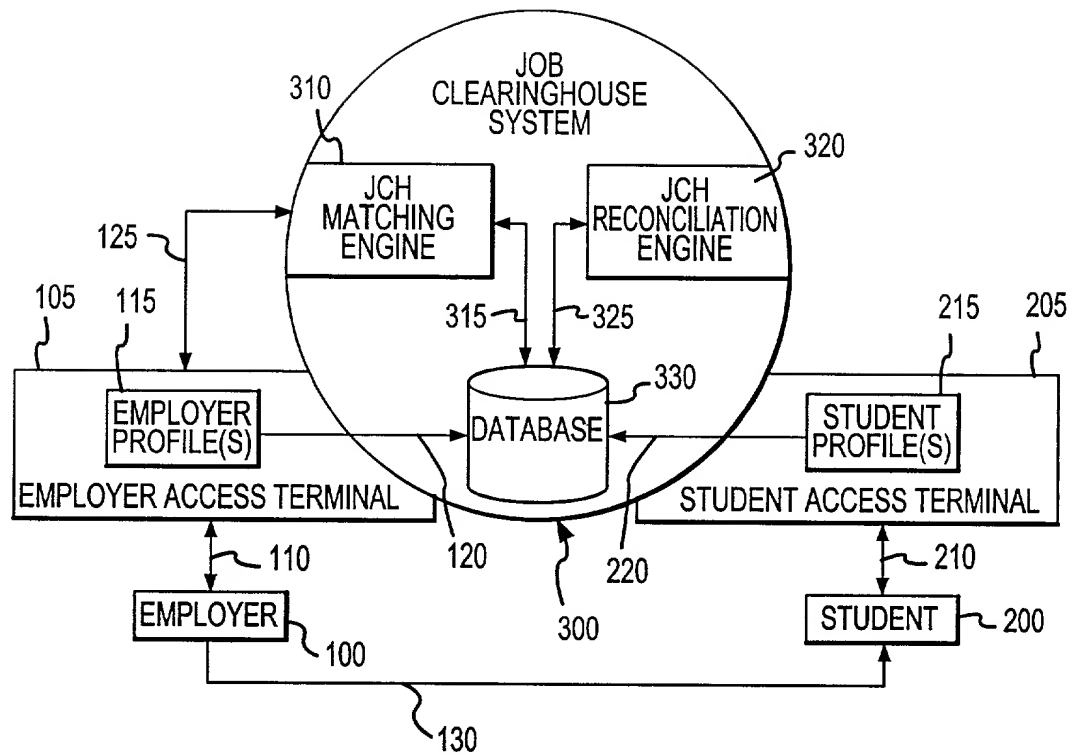


FIG.2

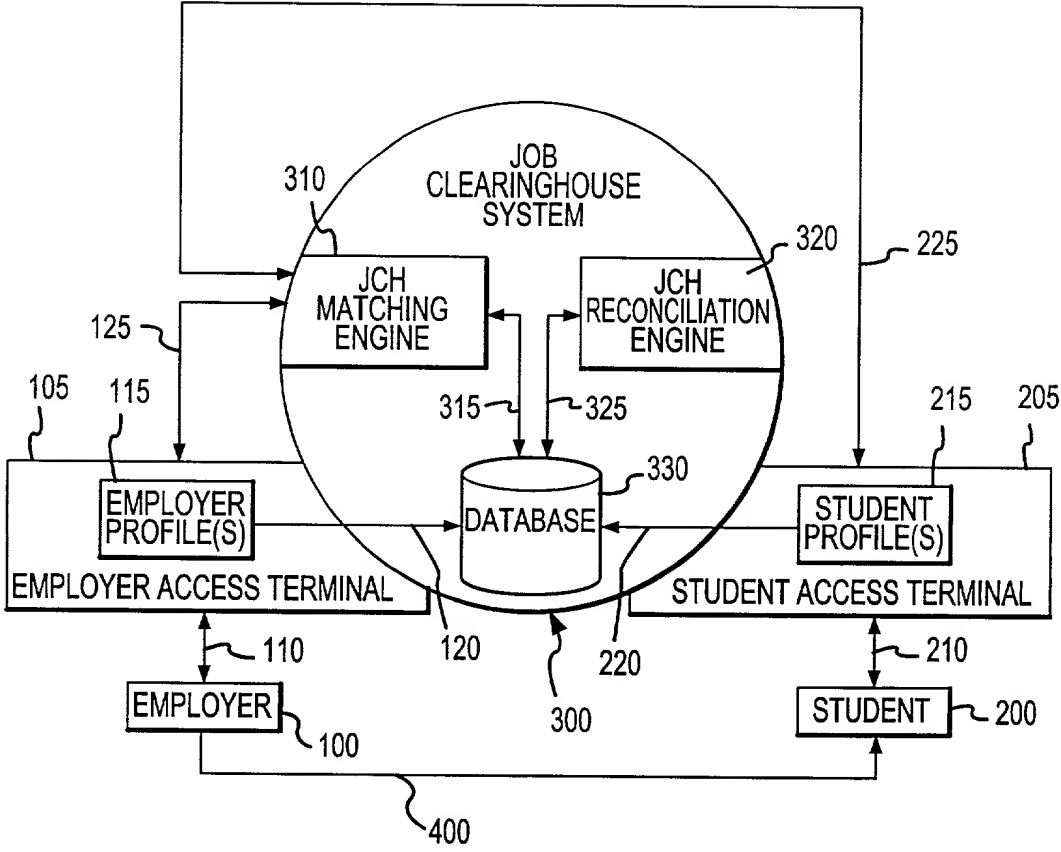


FIG.3

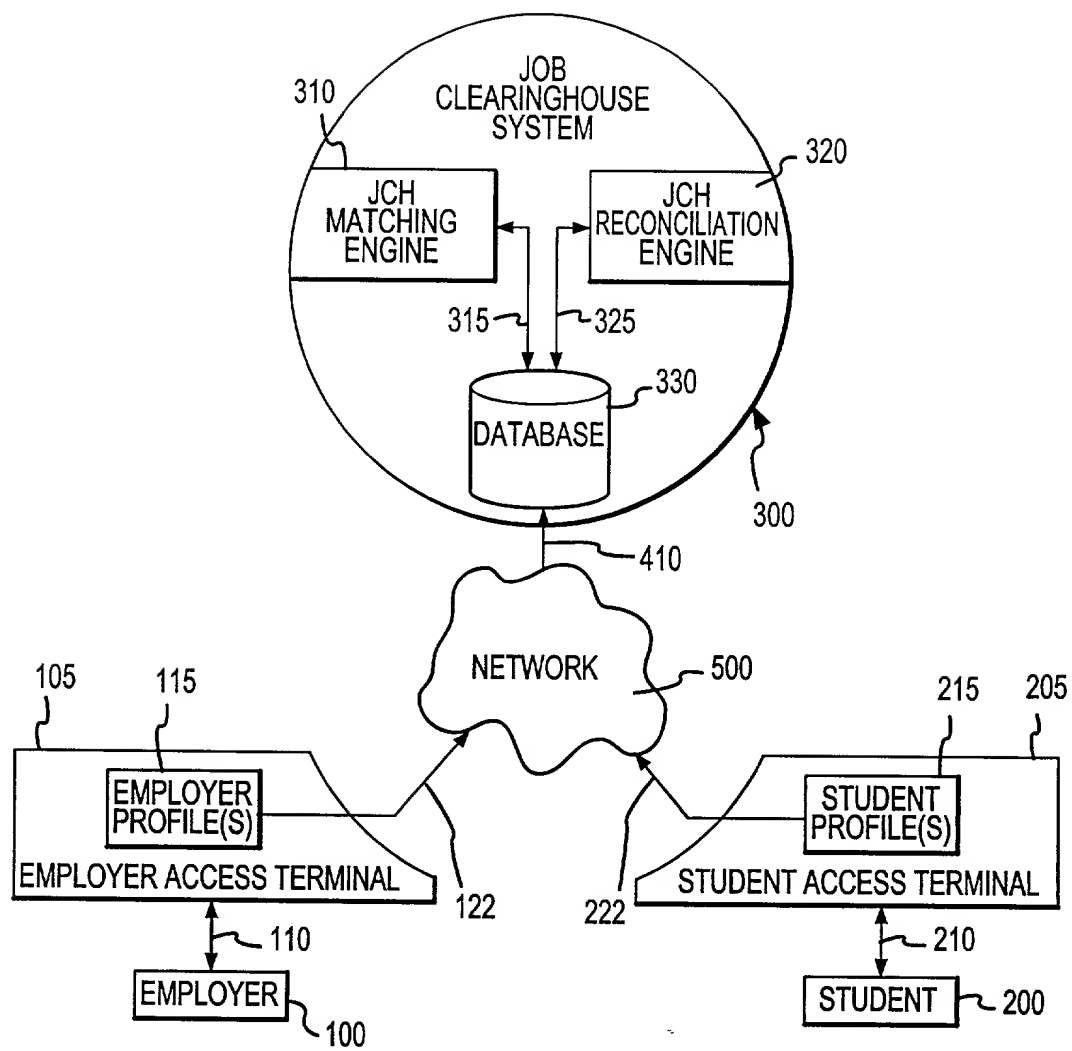


FIG. 4

JCH EMPLOYEE/EMPLOYER MATCHING PROCESS

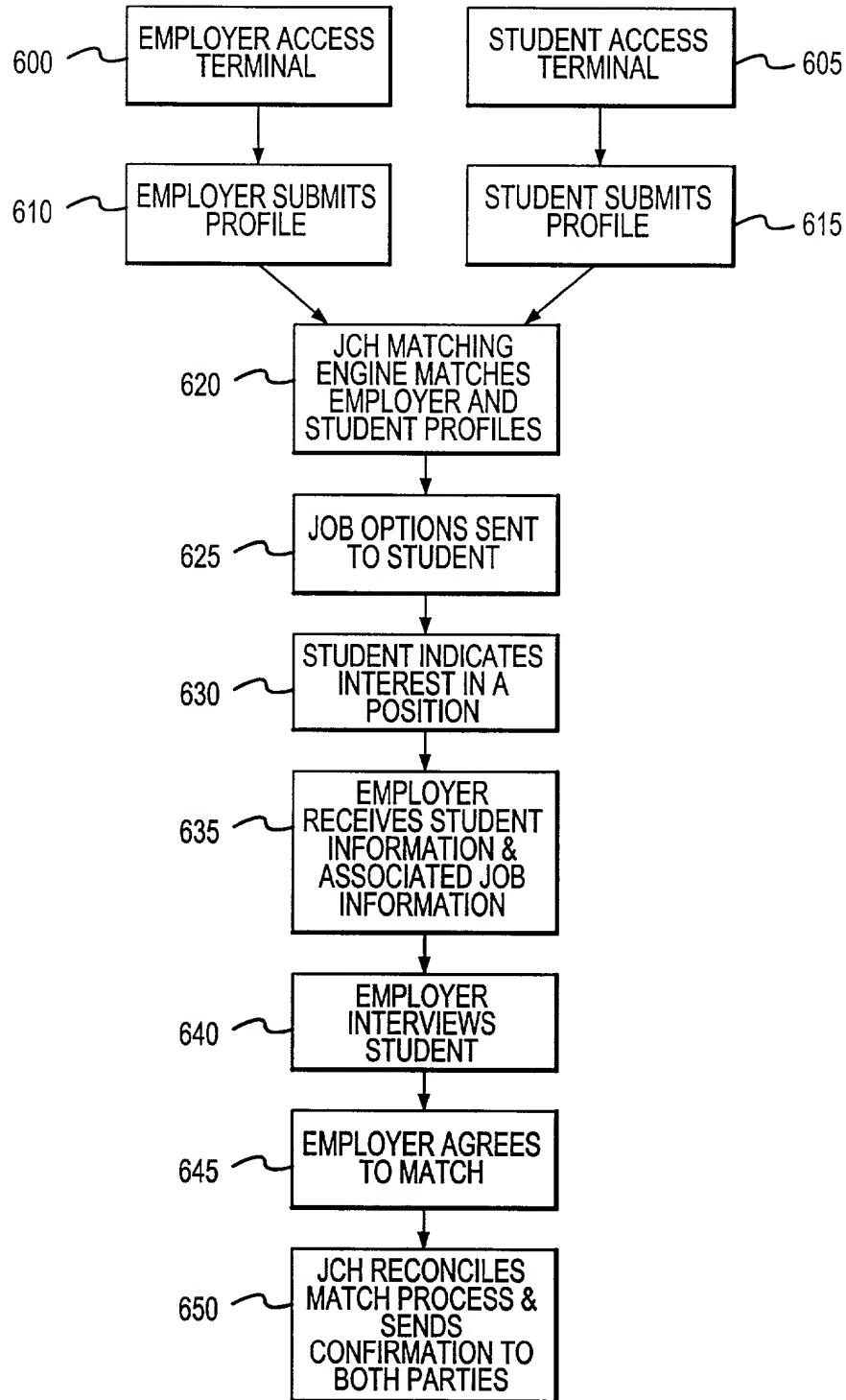


FIG.5

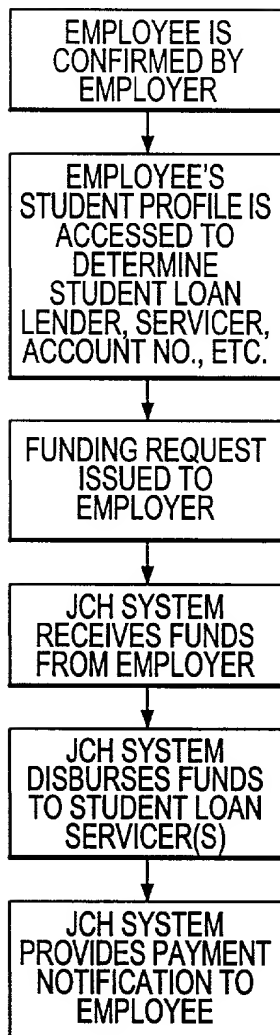
JCH PAYMENT
RECONCILIATION
PROCESS

FIG.6